

Information to identify the case:

Debtor 1	<u>Barry W. Herbert</u>	Social Security number or ITIN	xxx-xx-5027
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>JoAnn Herbert</u>	Social Security number or ITIN	xxx-xx-9424
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-15802-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Barry W. Herbert

JoAnn Herbert

2/5/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Barry W. Herbert
JoAnn Herbert
Debtors

Case No. 20-15802-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 05, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Barry W. Herbert, JoAnn Herbert, 10 Carlidge Avenue, Hamilton, NJ 08610-1602
518810684	+ Eastern Dental of Hamilton, 2103 Whitehorse-Mercerville Road, Hamilton, NJ 08619-2694
518810685	+ Hamilton Cardiology Associates Pa, PO BOX 9955, Trenton, NJ 08650-2955
518810686	Hamilton Dental Associates, 1262 Whitehorse Hamilton Square Road, Trenton, NJ 08690-3711
518810690	James A. Boozan, MD, 3100 Princeton Pike; Building 4, Ste G, Lawrence Township, NJ 08648-2300
518864762	+ PSE&G, Attn: Bankruptcy Department, P O Box 709, Newark NJ 07101-0709
518810694	+ Patient First, PO BOX 758941, Baltimore, MD 21275-8941
518810698	Santander Bank, Attn: Bankruptcy, POB 847051, Boston, MA 02284-7051
518834701	Santander Bank, N.A., POB 847051, Boston, MA 02284-7051
518810700	+ Santander Card Service Processing, P.O. Box 12768, Reading, PA 19612-2768
518812068	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518810702	Trans-Continental Credit & Collection Co, P.O. Box 8500-1576, Philadelphia, PA 19178-1576
518810704	Trustees UPHS HUP PP, P.O. Box 824406, Philadelphia, PA 19182-4406

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 05 2024 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 05 2024 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518834489	+ EDI: PHINAMERI.COM	Feb 06 2024 01:42:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
518810687	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 05 2024 20:48:00	Honda Financial Services, P.O. Box 7829, Philadelphia, PA 19101-7829
518813723	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 05 2024 20:48:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518810675	+ EDI: PHINAMERI.COM	Feb 06 2024 01:42:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518810676	+ Email/Text: rperez@arcadiarecovery.com	Feb 05 2024 20:48:00	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
518810678	+ EDI: BANKAMER	Feb 06 2024 01:36:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
518837008	Email/PDF: bncnotices@becket-lee.com	Feb 05 2024 21:00:15	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Feb 05, 2024

Form ID: 3180W

Total Noticed: 43

518810679	+ EDI: CITICORP	Feb 06 2024 01:42:00	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518810683	+ EDI: CITICORP	Feb 06 2024 01:42:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518873003	EDI: CITICORP	Feb 06 2024 01:42:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518810689	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Feb 05 2024 20:48:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20809, Fountain Valley, CA 92728-0809
518810680	EDI: JPMORGANCHASE	Feb 06 2024 01:42:00	Chase, PO Box 78420, Phoenix, AZ 85062
518810681	EDI: JPMORGANCHASE	Feb 06 2024 01:42:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518810682	EDI: JPMORGANCHASE	Feb 06 2024 01:42:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
518827829	EDI: JPMORGANCHASE	Feb 06 2024 01:42:00	JPMorgan Chase Bank, National Association, Chase Records Center, At: Correspondence, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
518833123	+ Email/Text: RASEBN@raslg.com	Feb 05 2024 20:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518810691	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 05 2024 20:47:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518878959	Email/PDF: resurgentbknofications@resurgent.com	Feb 05 2024 21:00:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518810693	Email/Text: govtaudits@labcorp.com	Feb 05 2024 20:47:00	Laboratory Corporation of America Hold., PO Box 2240, Burlington, NC 27216-2240
519936929	+ Email/Text: mtgbk@shellpointmtg.com	Feb 05 2024 20:47:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518872269	EDI: PRA.COM	Feb 06 2024 01:42:00	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
518810697	^ MEBN	Feb 05 2024 20:45:56	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
518810695	^ MEBN	Feb 05 2024 20:47:40	Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406
518810696	^ MEBN	Feb 05 2024 20:47:41	Penn Medicine Physicians PP, P.O. Box 824406, Philadelphia, PA 19182-4406
519112234	Email/Text: mtgbk@shellpointmtg.com	Feb 05 2024 20:47:00	Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
519112233	Email/Text: mtgbk@shellpointmtg.com	Feb 05 2024 20:47:00	Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518810701	+ EDI: SYNC	Feb 06 2024 01:42:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
518810703	+ Email/Text: bankruptcydepartment@tsico.com	Feb 05 2024 20:48:00	Transworld Systems Inc., PO Box 15520, Wilmington, DE 19850-5520

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Feb 05, 2024

Form ID: 3180W

Total Noticed: 43

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518894544	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
518810688	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Honda Financial Services, P.O. Box 7829, Philadelphia, PA 19101-7829
518810677	*+	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
518837009	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518810692	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518810699	*	Santander Bank, Attn: Bankruptcy, POB 847051, Boston, MA 02284-7051

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin C. Fayette	on behalf of Joint Debtor JoAnn Herbert kfayette@kevinfayette.com
Kevin C. Fayette	on behalf of Debtor Barry W. Herbert kfayette@kevinfayette.com
Melissa N. Licker	on behalf of Creditor JPMorgan Chase Bank National Association mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Shauna M Deluca	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11